

- 1) Family
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# BHS A.S.S.I.S.T.

## APRIL NEWSLETTER

### Families with Special Needs: Caregiving Tips



Whether your family member with special needs is a child or an adult, combining personal, caregiving, and everyday needs can be challenging. Below are general caregiving tips to help you and those you care for stay safe and healthy.

#### Be Informed

- ▶ Take time to learn about your family member's condition and special need requirements
- ▶ Talk to health care providers and other professionals that work with families with special needs
- ▶ Understand the needs of you and your family, and work together to make good choices about things like housing, schools and health services
- ▶ Notice how others care for your loved one, and be aware of signs of mental or physical abuse

#### Get Support

- ▶ Seek help from family and friends when needed
- ▶ Join a local or online support group
- ▶ Expand your search for local and national groups that provide information, services and recreation for individuals and families with special needs
- ▶ Research local, state, federal or other programs that may be available

#### Be an Advocate

- ▶ Ask questions and know your rights
- ▶ Become familiar with the Americans with Disabilities Act, the Family Medical Leave Act and other state and national provisions. Know how and when to apply them to your situation
- ▶ Inform other caregivers of any special conditions or instructions; Always remind dental or medical staff of this information each time you visit
- ▶ Document the medical history of your family member and keep this information current

#### Be Empowering

- ▶ Focus on what you and your family member *can* do
- ▶ Recognize appropriate milestones to celebrate. Look for memorable events and achievements to honor your family member

#### Take Care of Yourself

- ▶ Stay healthy for yourself and those you care for
- ▶ Work to maintain your personal interests, hobbies and friendships — balance is key
- ▶ Set reasonable expectations about caregiving. This may lower stress and make you a more effective caregiver
- ▶ Take a break — whether short or long, they can be helpful

## April is National Autism Awareness Month

For more information about Autism, visit  
[www.autism-society.org](http://www.autism-society.org)

If you have a family member with special needs, contact your BHS Care Coordinator at 800-245-1150 to discuss your available benefits.

# What to Keep and What to Shred: A Quick Guide

## Documents to Keep for Life:

### ***Tax-related:***

- Copies of 1040 tax returns with W-2 stapled to the form (may be useful for correcting errors in Social Security earnings if mistakes are made)
- Tax, legal, bank and insurance correspondence
- Non-deductible IRA contributions
- Year-end financial statements (helpful for long-term tracking)
- Important notices/plan amendments for IRA and retirement savings

### ***Life and home-related:***

- Birth and death certificates
- Marriage licenses
- Divorce papers
- Military records
- Copies of your will, Power of Attorney, etc.
- Insurance claims/policies
- Major debt repayment records
- Loan/mortgage papers
- Updated household inventory

## Documents to Keep as Long as You Own a Certain Item:

- Deed to house
- Home improvement records (keep for seven years after sale) and escrow closing documents
- Bills for major purchases
- Cost and/or basis of investments either bought, inherited or received as a gift until sold, donated, etc.
- Tax-related assets until the period of limitation expires

## Documents to Keep for One Year:

- Quarterly statements of retirement plans, IRA, etc. (For accuracy, check at the end of the year against your annual statement. Keep the annual; shred the quarterly.)
- Bank records with no long-term importance
- Bills (with no tax-related implications) - Once the check has cleared, the bill can be shredded, but you might want to keep the bill for one year.

## Documents to Discard after Seven Years:

- Tax write-off related to worthless securities and non-business bad debts
- Bank records related to taxes and business expenses
- Paycheck stubs that reflect additional tax deductions, (e.g., charitable contributions)
- Canceled checks/receipts with tax implications, (e.g., alimony, mortgage interest, charitable contributions and retirement plan contributions)
- Credit card statements if they reflect tax-related expenses

## **Financial Tip:**

### **Contribute to a Retirement Plan**

If your employer has a 401(k) plan and you don't contribute to it, you're walking away from one of the best deals out there. Ask your employer if they have a 401(k) plan (or similar plan), and sign up today. If you're already contributing, try to increase your input. If your employer doesn't offer a retirement plan, consider an IRA.

Source: Jim Lange, author of *Retire Secure! Pay Taxes Later: The Key to Making Your Money Last as Long as You Do*



## E-NOUGH ALREADY! Email Management Tips to Help You Achieve More

Do you find yourself checking your email dozens of times a day and jumping to reply every time you see a little envelope appear at the bottom of your screen? Then it's time to take control of your inbox! Here are some helpful tips to consider:

**Cut down on potential distractions by turning off your email alerts.** Studies show that the average person is interrupted at work every three minutes, and it takes an average of 25 minutes to completely concentrate again after the interruption.

**Don't check your email first thing in the morning.** You're more focused, energetic and creative early in the day, so don't waste your best brainpower plowing through your inbox.

**Check your email on a schedule.** For example, 11 a.m. and 3:30 p.m. might be an ideal time for you. If your business uses email to deal with customers or process orders, you might need to check it more often, but you should still be able to stick to a timetable.

**When you open your inbox, work your way through the list.** Go from bottom to top and manage each email immediately. Your choices: forward, delete, archive, reply quickly, do the task immediately or add it to your to-do list. After a bit of practice, you'll be able to quickly sort through dozens of messages in short order.

**If you go back and forth with someone via email three times, it's time to pick up the phone.** It's clear that whatever you're discussing is taking more time over email than it would with a quick back-and-forth discussion.

## Don't Split Up Over the Split-Shift Blues

In today's tumultuous economy, in which many people feel lucky to have any job at all, partners who work different schedules are more common than ever. And that can put stress on a relationship.

How can you stay connected with your spouse when you're working different shifts? Here are some suggestions:



- **Schedule time for yourselves.** Set aside an hour or two a week just to talk. Recognize the importance of this time together and make it a priority.
- **Keep it fun.** While some time must be spent talking about bills and other responsibilities, it shouldn't take all of your time. Make room for some relaxation and fun.
- **Leave notes.** If you know you won't be seeing each other, drop him or her a line. But don't just leave a list of things that need to get done... say something meaningful, like "I love you."
- **Put your relationship first.** Keeping your job is important, but don't let it take over. Remember that your life and your family deserve priority.



## SELF-CONFIDENCE

It is arguably one of the most important things you can have. It reflects your assessment of your own self-worth and will play a large part in determining your happiness through life.

Goal setting is a highly effective way to build self-confidence. By setting measurable goals, achieving them, setting new goals, achieving them, and so on, you prove your abilities to yourself and that you are able to perform and achieve effectively.

By knowing what you are able to achieve, you are not setting yourself up for surprise failure. You almost always have a reasonably accurate assessment of what your abilities really are, which is unclouded by ego or vanity.

By seeing, recognizing and enjoying your achievement, you can discover and feel real self-worth.



## USE THE 24-HOUR RULE TO STAY FOCUSED

Renowned pro football coach Don Shula's successful career was based, in part, on a policy of looking forward to the next challenge instead of dwelling on his previous victories or failures. Shula's "24-hour rule" exemplified that.

The coach allowed himself, his fellow coaches and his players 24 hours at the maximum to celebrate a victory — or agonize over a defeat. Shula encouraged them to feel the emotions of success or failure as deeply as they could.

After 24 hours, though, the team was expected to stop talking and thinking about the experience and focus their concentration on preparing for the next game.

The lesson? Keep your failures and victories in perspective, and you'll do better in the long run.

### Black Bean Salad

*A delicious, easy-to-prepare salad that is great as a side dish or rolled into a tortilla for a sandwich.*

Prep time: 15-30 min

Cook time: none

Servings: 8

Fat: 0 g, Carbs: 14 g, Calories: 71

\* Greek style vinaigrette not included in nutritional analysis.

1 can black beans, drained and rinsed  
1 can (8 oz) unsalted niblet corn, drained  
1 shallot or small red onion, chopped  
3 green onions, sliced  
1 bell pepper (any color) chopped  
Greek style vinaigrette

**Instructions:** Combine first five ingredients. Add vinaigrette to taste. Refrigerate until ready to serve.